



THE FOLLOWING ORDER
IS APPROVED AND ENTERED
AS THE ORDER OF THIS COURT:

DATED: October 25, 2019

Katherine M. Perhach
Katherine Maloney Perhach
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF WISCONSIN

In re
Cheryl Denise Carter,
Debtor.

Chapter 13
Case No. 18-26778-kmp

**ORDER DENYING MOTION FOR RELIEF FROM AUTOMATIC STAY
FILED BY US BANK TRUST, N.A., AS TRUSTEE OF THE IGLOO SERIES III TRUST**

On October 15, 2019, the Court held a hearing on the Debtor's Objection to the Motion for Relief from Stay ("Motion") filed by US Bank Trust, N.A., as Trustee of the Igloo Series III Trust, its successors, servicing agents, and/or assigns (the "Creditor") with respect to the Debtor's property located at 6083 N. 36th Street, Milwaukee, WI 53209. The Trustee's attorney, Rebecca Quiroz, the Debtor's attorney, Andrew Golanowski, and the Creditor's attorney, Michael Dimand, appeared. Based on the representations made on the record,

IT IS THEREFORE ORDERED: the Creditor may file a supplemental proof of claim in the amount of \$8,794.12, consisting of 10 payments from 12/1/2018 to 9/1/2019 in the amount of \$794.50 each, less post-petition partial payments in the amount of (-\$181.88), attorney's fees in the amount of \$850.00, and costs in the amount of \$181.00; and

IT IS FURTHER ORDERED: the Debtor must make timely mortgage payments from November 2019 through April 2020 to the Creditor in sufficient time to be received on or before the 16th day of each month in which each such payment is due. If the Debtor defaults, the Creditor may file an affidavit of default, and if the Debtor does not object to the affidavit within one week, the Court will grant the Creditor's Motion; and

IT IS FURTHER ORDERED: the Creditor may renew the Motion by letter to the Court with a copy to the Debtor and Debtor's counsel for defaults subsequent to the "doomsday period," should payments not be received by Creditor on or before the 16th day of each month in which each such payment is due; and

IT IS FURTHER ORDERED: the Debtor must file a modified plan within 30 days after the filing of the supplemental proof of claim; and

IT IS FURTHER ORDERED: the amount of the monthly mortgage payment is \$794.50 and payments shall be made to the Creditor's Payment Processing Center at BSI Financial Services, 314 S. Franklin St. PO Box 517, Titusville, PA 16354.

#####